

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-15298  
Anthony & Martina Leonardo Judge: Poslusny

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 7/12/2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR Initial Debtor: AL Initial Co-Debtor: ML

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 320.00 per month to the Chapter 13 Trustee, starting on August 1, 2021 for approximately 20 more (of 60) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0 (\$3599.00 PTD)
DOMESTIC SUPPORT OBLIGATION		
IRS	taxes	\$0 (\$1040.00 PTD)

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Midfirst Bank	412 Frankford Ave., Blackwood, NJ	\$145,000	unknown
GTMUA	412 Frankford Ave., Blackwood, NJ	\$145,000	
CCMUA	412 Frankford Ave., Blackwood, NJ	\$145,000	
US BK Cust for PC7	412 Frankford Ave., Blackwood, NJ	\$145,000	
HUD 2nd mortgage	412 Frankford Ave., Blackwood, NJ	\$145,000	

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

Ally & Santander, auto loans, current and paid outside plan

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph J. Rogers, Esquire
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/28/2020.

Explain below **why** the plan is being modified:

Midfirst Bank. mortgage creditor, obtained stay relief. Debtors are surrendering the home.

Explain below **how** the plan is being modified:

Residential real estate is surrendered in Part 4e. Plan payments to remain the same.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/12/2021

/S/ Anthony Leonardo  
Debtor

Date: 7/12/2021

/S/ Martina Leonardo  
Joint Debtor

Date: 7/12/2021

/S/ Joseph J. Rogers  
Attorney for Debtor(s)

In re:  
Anthony V Leonardo  
Martina L Leonardo  
Debtors

Case No. 18-15298-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 13, 2021

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony V Leonardo, Martina L Leonardo, 1214 Lacey Oak Drive, Apopka,, FL 32703-1591
cr	+ Santander Consumer USA Inc. dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
517394585	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517455568	+ Camden County MUA, 1645 Ferry Ave., Camden, NJ 08104-1311
517448325	+ Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
517394587	+ City of Cocoa, 65 Stone St., Cocoa, FL 32922-7982
517394591	+ Emergency Phy Of South Jersey, PO Box 1123, Minneapolis, MN 55440-1123
517394592	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517394593	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517394595	+ First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517549533	+ Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire, 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
517394599	+ Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
517394602	+ Merchants Association Collection Div., 134 S. Tampa Street, Tampa, FL 33602-5354
517394603	Midfirst Bank, One Grand Central Place, 60 E 42nd St, New York, NY 10165
517394605	+ Pinch A Penny, 2311 State Road 524 Suite C114, Cocoa, FL 32926-5896
517394606	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
517394607	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517394608	+ Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
517394609	+ Santander Consumer USA/ Chrysler, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
517394610	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
517394611	+ Swedesboro Animal Hospital, 392 Kings Highway, Swedesboro, NJ 08085-5044
517640258	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
517394616	+ US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009
518239149	+ US BK Cust for PC7 Firsttrust, c/o Gary C.Zeitz, LLC, 1101 Laurel Oak Road , Suite 170, Voorhees NJ 08043-4381
517730456	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
517394615	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
517394619	+ Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517394584	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2021 20:29:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517401524	Email/Text: ally@ebn.phinsolutions.com	Jul 13 2021 20:29:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004

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Total Noticed: 51

517551974	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2021 20:40:42	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517394586	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2021 20:40:38	Cardworks/CW Nexus/ Merrick, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517394588	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 13 2021 20:29:00	Comenity Capital Bank/HSN, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517394589	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2021 20:40:39	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517394590	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2021 20:40:42	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
517394594	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 13 2021 20:30:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517394596	+ Email/Text: tlynch@gtmua.com	Jul 13 2021 20:30:00	GT MUA, PO BOX 216, Glendora, NJ 08029-0216
517394598	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2021 20:29:00	IRS, P.O. Box 21126, Centralized Insolvency-Operations, Philadelphia, PA 19114
517519313	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Jul 13 2021 20:40:48	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
517523588	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2021 20:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517394604	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Jul 13 2021 20:40:39	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
517522066	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2021 20:40:39	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517556278	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2021 20:30:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517533282	Email/Text: bnc-quantum@quantum3group.com	Jul 13 2021 20:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517550396	Email/Text: bnc-quantum@quantum3group.com	Jul 13 2021 20:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517398699	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2021 20:40:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517394612	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2021 20:40:46	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517394613	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2021 20:40:41	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517394618	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Jul 13 2021 20:40:47	US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001
517394614	+ Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2021 20:30:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-1

User: admin

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518237265		US Bk Cust for PC7 Firstrust
cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
517394597	*	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
517394600	*+	Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
517394617	*+	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009
517394601	##+	KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Martina L Leonardo jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Debtor Anthony V Leonardo jjresq@comcast.net jjrogers0507@gmail.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Linda S. Fossi	on behalf of Creditor US Bk Cust for PC7 Firstrust lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9